

Information to identify the case:

Debtor 1	Scott P. Cowan	Social Security number or ITIN	xxx-xx-8978
	First Name Middle Name Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	-----
United States Bankruptcy Court District of New Jersey		EIN	-----
Case number: 16-14758-SLM		Date case filed in chapter 11	3/15/16
		Date case converted to chapter 7	11/2/16

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Scott P. Cowan	
2. All other names used in the last 8 years		
3. Address	35 Demarest St. Demarest, NJ 07627	
4. Debtor's attorney	David L. Stevens Scura, Wigfield, Heyer & Stevens 1599 Hamburg Turnpike Wayne, NJ 07470	Contact phone 973-696-8391
5. Bankruptcy trustee	Benjamin A. Stanziale Jr. Stanziale & Stanziale 29 Northfield Avenue Suite 201 West Orange, NJ 07052	Contact phone (973) 731-9393

For more information, see page 2 >

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 11/4/16
7. Meeting of creditors	December 8, 2016 at 02:00 PM	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
8. Presumption of abuse	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
9. Deadlines	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p>	Filing deadline: 2/6/17
		Filing deadline: 3/8/17
	<p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 6
United States Bankruptcy Court
District of New JerseyIn re:
Scott P. Cowan
DebtorCase No. 16-14758-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 309BPage 1 of 3
Total Noticed: 68

Date Rcvd: Nov 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2016.

db Scott P. Cowan, 35 Demarest St., Demarest, NJ 07627
 aty +Scura, Wigfield, Heyer & Stevens, LLP, 1599 Hamburg Turnpike, POB 2031, Wayne, NJ 07474-2031
 tr +Benjamin A. Stanziale, Jr., Stanziale & Stanziale, 29 Northfield Avenue, Suite 201, West Orange, NJ 07052-5358
 516056307 #+641 Mill Creek Road, LLC, Attn: Jose Carrasco, 11 Amy Dr., Manahawkin, NJ 08050-4304
 516056308 +84 Lumber, 1019 Route 519, Attn: Bankruptcy, Eighty Four, PA 15330-2813
 516056310 +Allied Supply, PO Box 5670, New York, NY 10087-5670
 516056311 +Anna Marie Sandford & Theresa Maldera, 183 Sparrow Dr., Trenton, NJ 08690-2459
 516056312 +Anna Marie Sandford & Theresa Maldera, c/o Robert J. Kiss, 2216 Long Beach Blvd., PO BOX 548, Beach Haven, NJ 08008-0282
 516056314 +Bank of America - Merchant Services, 150 N. College St. - 15th Fl., Attn: Bankruptcy, Charlotte, NC 28202-2271
 516227970 +Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
 516412686 +Bank of America, N.A., c/o Marinosci Law Group, P.C., ATTN: Bankruptcy Department, 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191
 516056315 +Barkave G. Elvan, 5810 Bergenline Ave. #209, West New York, NJ 07093-1295
 516056317 +Bk Of Amer, Po Box 45144, Jacksonville, FL 32232-5144
 516056318 +Borough of Demarest, Office of the Tax Collector, 118 Serpentine Rd., Demarest, NJ 07627-2128
 516295369 +Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
 516056321 +City of Englewood, Office of the Tax Collector, PO Box 228, Englewood, NJ 07631-0228
 516056322 +Di Francia & Price PC, 147 E. Main St., Tuckerton, NJ 08087-2661
 516056324 +Euler Hermes Collections North America, 800 Red Brook Blvd, Ste. 400C, Owings Mills, MD 21117-5173
 516056327 +Fulton Bank Merchant Services, One Penn Square, Attn: Bankruptcy, Lancaster, PA 17602-2853
 516236993 +George & Joanne Gwin, 231 Corbin Court, Lakewood, NJ 08701-7470
 516056330 Home Depot, PO Box 653000, Dallas, TX 75265-3000
 516056332 +John Devenney, c/o Gluck & Allen, LLC, 217 Washington St., Toms River, NJ 08753-7567
 516056333 +Jonathan Price, 102 Parkert St., Manahawkin, NJ 08050-3166
 516056334 +Kim Smith, 4301 Bennett Place, Southampton, PA 18966-2655
 516056335 +Kreiser & Associates, PC, Attn: Travis L. Kreiser, Esq., 1300 Lawrence Road, Havertown, PA 19083-1805
 516056336 +Laura Matarazzo, c/o Francis J. Battersby, 4 Ramapo Valley Rd., Oakland, NJ 07436-1723
 516056337 +Law Office of Bart J. Klein, 2066 Millburn Ave., Maplewood, NJ 07040-3722
 516056338 +Law Offices of Michael E. Adler, 20 Meredith Rd., Wynnewood, PA 19096-3612
 516093310 +M&T Bank, 35 Prescott Street, Demarest, NJ 07627-1906
 516056340 +Mark J. Molz, 1400 Rt. 38 E., PO Box 577, Hainesport, NJ 08036-0577
 516056341 +Matthew & Yrma Leo, 415 Twin Lakes Blvd., Tuckerton, NJ 08087-1118
 516056342 +Meredith & Joseph DeSanto, 56 Harry Drive, Manahawkin, NJ 08050-4108
 516056343 +New Jersey Casualty Insurance Co., 301 Sullivan Way, Trenton, NJ 08628-3406
 516056344 +New Jersey Dept. of Labor, Division of Wage & Hour Compliance, PO Box 389, Trenton, NJ 08625-0389
 516056346 +Norgaard O'Boyle, 184 Grand Ave., Englewood, NJ 07631-3578
 516056347 +Ocwen Loan Services, 12650 Ingenuity Dr., Orlando, FL 32826-2703
 516056348 +Peter Gallelli, c/o Robert J. Kiss, Esq., 2216 Long Beach Blvd., PO Box 548, Beach Haven, NJ 08008-0282
 516056349 +Price home Group LLC, 641 Mill Creek Rd., Manahawkin, NJ 08050-3365
 516056350 +Rhoads & Simon, LLP, Attn. Timothy J. Nieman, Esq., PO Box 1146, Harrisburg, PA 17108-1146
 516056351 +Ritz-Craft Corp. of Pennsylvania, Inc., 15 Industrial Pkwy, Attn: President, CEO, Reg. Agent, Mifflinburg, PA 17844-7992
 516338856 Ritz-Craft Corporation Of Pennsylvania, Inc., Amanda J. Lavis, Esq., Rhoads & Simon LLP, PO Box 1146, Harrisburg, PA 17108-1146
 516056345 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695)
 516056352 +Shore Fasteners & Supply, Inc., 500 N. Main St., Pleasantville, NJ 08232-1538
 516056353 United Jersey Bank, c/o Bank of America, 100 North Tyron St., Charlotte, NC 28202
 516056354 +Universal Supply Company, LLC, 292 3rd St., Trenton, NJ 08611-3004
 516076223 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
 516056356 +William & Linda Cullen, 26 Central Ave., Highlands, NJ 07732-1406
 516056357 +William A. Porteus, PO Box 308, Putnam Valley, NY 10579-0308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dstevens@scuramealey.com Nov 04 2016 23:06:50 David L. Stevens,
 Scura, Wigfield, Heyer & Stevens, 1599 Hamburg Turnpike, Wayne, NJ 07470
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 04 2016 23:07:52 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 04 2016 23:07:48 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

District/off: 0312-2

User: admin
Form ID: 309B

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Total Noticed: 68

Date Rcvd: Nov 04, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516056309	+E-mail/Text: support@amscollections.com Nov 04 2016 23:07:08	Allen, Maxwell & Silver, Inc., 190 Sylvan Ave., Englewood Cliffs, NJ 07632-2533
516338694	EDI: BECKLEE.COM Nov 04 2016 22:43:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516056316	EDI: BANKAMER.COM Nov 04 2016 22:43:00	Bk Of Amer, 4161 Piedmont Parkway, Greensboro, NC 27410
516056313	+EDI: BANKAMER.COM Nov 04 2016 22:43:00	Bank fo America, Po Box 982238, El Paso, TX 79998-2238
516056319	+EDI: CHASE.COM Nov 04 2016 22:43:00	Chase Card, Po Box 15298, Wilmington, DE 19850-5298
516056320	+EDI: CITICORP.COM Nov 04 2016 22:43:00	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
516080745	EDI: DISCOVER.COM Nov 04 2016 22:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516056323	+EDI: DISCOVER.COM Nov 04 2016 22:43:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516126940	EDI: FORD.COM Nov 04 2016 22:43:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
516056326	+EDI: FORD.COM Nov 04 2016 22:43:00	Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000
516056329	+E-mail/Text: bankruptcy@fult.com Nov 04 2016 23:08:58	Fulton Bank of NJ, 533 Fellowship Rd. - Ste. 250, Mount Laurel, NJ 08054-3411
516056328	+E-mail/Text: bankruptcy@fult.com Nov 04 2016 23:08:58	Fulton Bank of New Jersey, 533 Fellowship Road, Attn. Bankruptcy, Mount Laurel, NJ 08054-3412
516056331	+EDI: IRS.COM Nov 04 2016 22:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516056339	E-mail/Text: camanagement@mtb.com Nov 04 2016 23:07:34	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
516101374	E-mail/Text: camanagement@mtb.com Nov 04 2016 23:07:34	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
516162111	EDI: RMSC.COM Nov 04 2016 22:43:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516056355	+E-mail/Text: vci.bkcy@vwcredit.com Nov 04 2016 23:08:01	Vw Credit Inc, 2333 Waukegan Rd, Deerfield, IL 60015-5508

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516159442	Universal Supply Company LLC
516339930*	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516256663*	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
516056325*	+Euler Hermes Collections North America, 800 Red Brook Blvd. - Ste. 400C, Owings Mills, MD 21117-5173
516241515*	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 309B

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Total Noticed: 68

Date Rcvd: Nov 04, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2016 at the address(es) listed below:

Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Daniel E. Straffi on behalf of Creditor Joanne Gwin dstraffil@comcast.net, G25938@notify.cincompass.com
Daniel E. Straffi on behalf of Creditor George Gwin dstraffil@comcast.net, G25938@notify.cincompass.com
David L. Stevens on behalf of Debtor Scott P. Cowan dstevens@scuramealey.com, cbalala@scuramealey.com;ecfbkfiling@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Erin Marie Greene on behalf of Plaintiff Division of Consumer Affairs erin.greene@lps.state.nj.us
Jeanette F. Frankenberg on behalf of Creditor Cenlar FSB as servicing agent for Lakeview Loan Servicing, LLC cmeccf@sternlav.com
Jerrold S. Kulback on behalf of Creditor Fulton Bank of New Jersey jkulback@archerlaw.com, mfriedman@archerlaw.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
Mark J. Molz on behalf of Creditor Mark J. Molz molzlaw@aol.com
Travis L. Kreiser on behalf of Creditor Shore Fasteners & Supply Inc. travis.kreiser@verizon.net
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12